

100

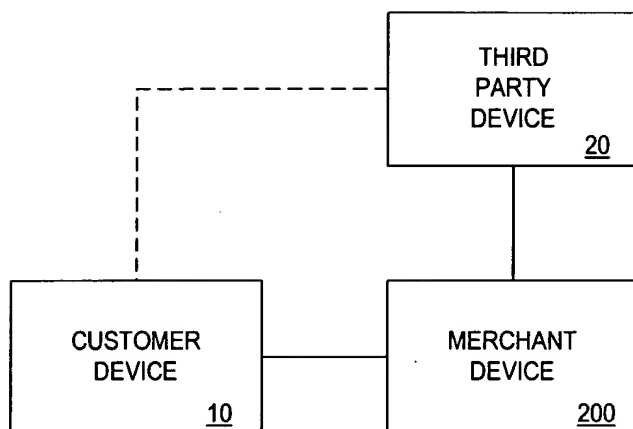


FIG. 1A

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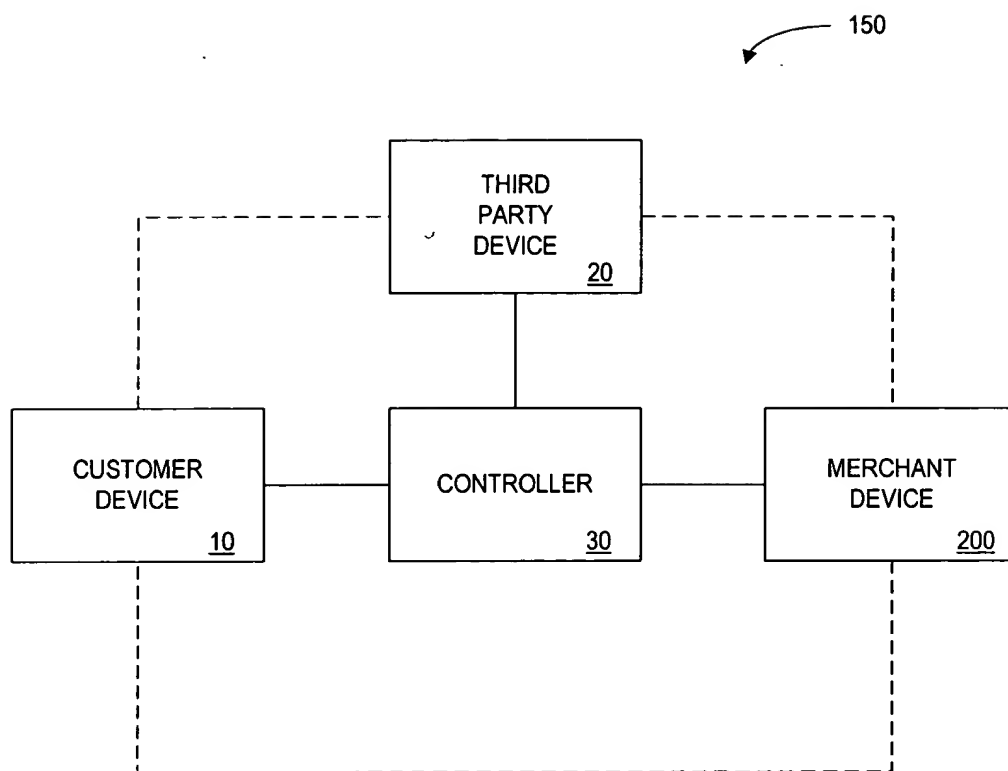


FIG. 1B

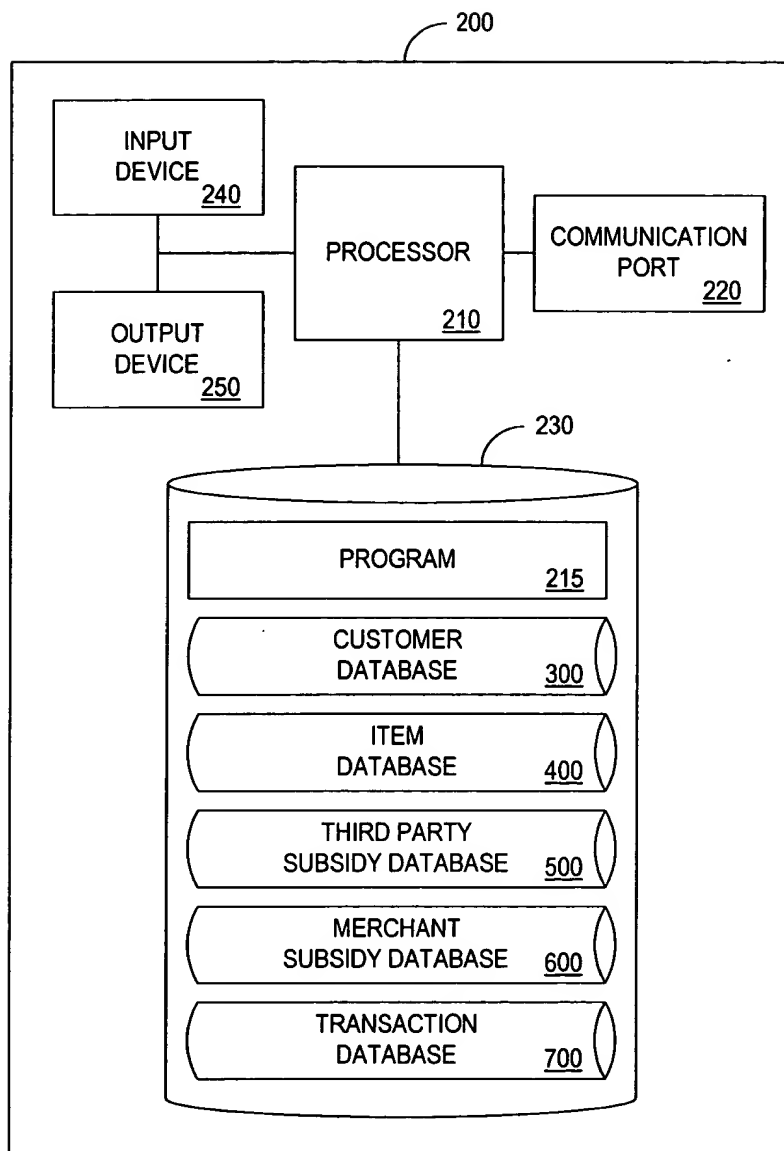


FIG. 2

300

CUSTOMER IDENTIFIER 302	NAME 304	ADDRESS 306	CONTACT 308	PAYMENT IDENTIFIER 310
C6789	JOE WHITE	123 MAIN STREET NEW YORK, NY 11111	212-555-7878	1111-2222-3333-4444
C9813	MARY GREENE	345 CHERRY LANE STAMFORD, CT 06879	MGREEN@AOL.COM	1234-5678-1234-5678

FIG. 3

400

ITEM IDENTIFIER 402	DESCRIPTION 404	RETAIL PRICE 406	COST 408	RETAIL MARGIN 410	MINIMUM ACCEPTABLE MARGIN 412	MAXIMUM MERCHANT SUBSIDY 414
19123	KATE SPADE® HANDBAG	\$150	\$75	\$75	\$30	\$45
19125	TICKET FROM LGA TO LAX	\$300	\$25	\$275	\$30	\$245

FIG. 4

500

THIRD PARTY SUBSIDY OFFER IDENTIFIER 502	DESCRIPTION 504	CONDITION 506	TERM 508	MAXIMUM THIRD PARTY SUBSIDY 510
01234	AT&T® CUSTOMER ACQUISITION	CUSTOMER AGREES TO SWITCH TO AT&T® AS LONG DISTANCE CARRIER	ONE YEAR	\$120
02167	AMERICAN EXPRESS® CUSTOMER ACQUISITION	CUSTOMER AGREES TO APPLY FOR AMERICAN EXPRESS® CREDIT CARD	APPLICATION	\$75

FIG. 5

600

MERCHANT SUBSIDY IDENTIFIER 602	DESCRIPTION 604	CONDITION 606	MAXIMUM MERCHANT SUBSIDY 608	TARGET MERCHANT SUBSIDY 610
S2345	MACY'S® CUSTOMER RETENTION	CUSTOMER MUST RETURN TO STORE WITHIN ONE WEEK AND SPEND AT LEAST \$100	\$45	\$30
S1984	AMERICAN AIRLINES® VOLUME INCREASE	NONE	\$245	\$25

FIG. 6

700

TRANSACTION IDENTIFIER 702	CUSTOMER IDENTIFIER 704	PAYMENT IDENTIFIER 706	ITEM IDENTIFIER 708	THIRD PARTY SUBSIDY OFFER IDENTIFIER 710	MERCHANT SUBSIDY IDENTIFIER 712
T5678	C6789	1111-2222- 3333-4444	I2543	O1234	S2345
T5679	C9813	1234-5678- 1234-5678	I2544	O2167	S1984

FIG. 7


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graph TD
    A[DETERMINE THIRD PARTY  
SUBSIDY OFFER TO BE  
PROVIDED TO CUSTOMER 802] --> B[DETERMINE MERCHANT  
SUBSIDY ASSOCIATED  
WITH TRANSACTION 804]
    B --> C[APPLY THIRD PARTY SUBSIDY  
AMOUNT AND MERCHANT SUBSIDY  
AMOUNT TO TRANSACTION 806]
  
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FIG. 8

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graph TD
    902[RECEIVE INDICATION  
CUSTOMER IS INTERESTED  
IN PURCHASING ITEM  
902] --> 904[DETERMINE THIRD  
PARTY SUBSIDY OFFER  
904]
    904 --> 906[COMPARE THIRD PARTY  
SUBSIDY AMOUNT TO RETAIL PRICE  
ASSOCIATED WITH ITEM  
906]
    906 --> 908{THIRD PARTY  
SUBSIDY AMOUNT ≥ RETAIL  
PRICE ?  
908}
    908 -- YES --> 910[OFFER THIRD  
PARTY SUBSIDY  
910]
    908 -- NO --> A((A))
    A --> 910B[TO FIG.9B]
  
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FIG.9A

FROM FIG. 9A

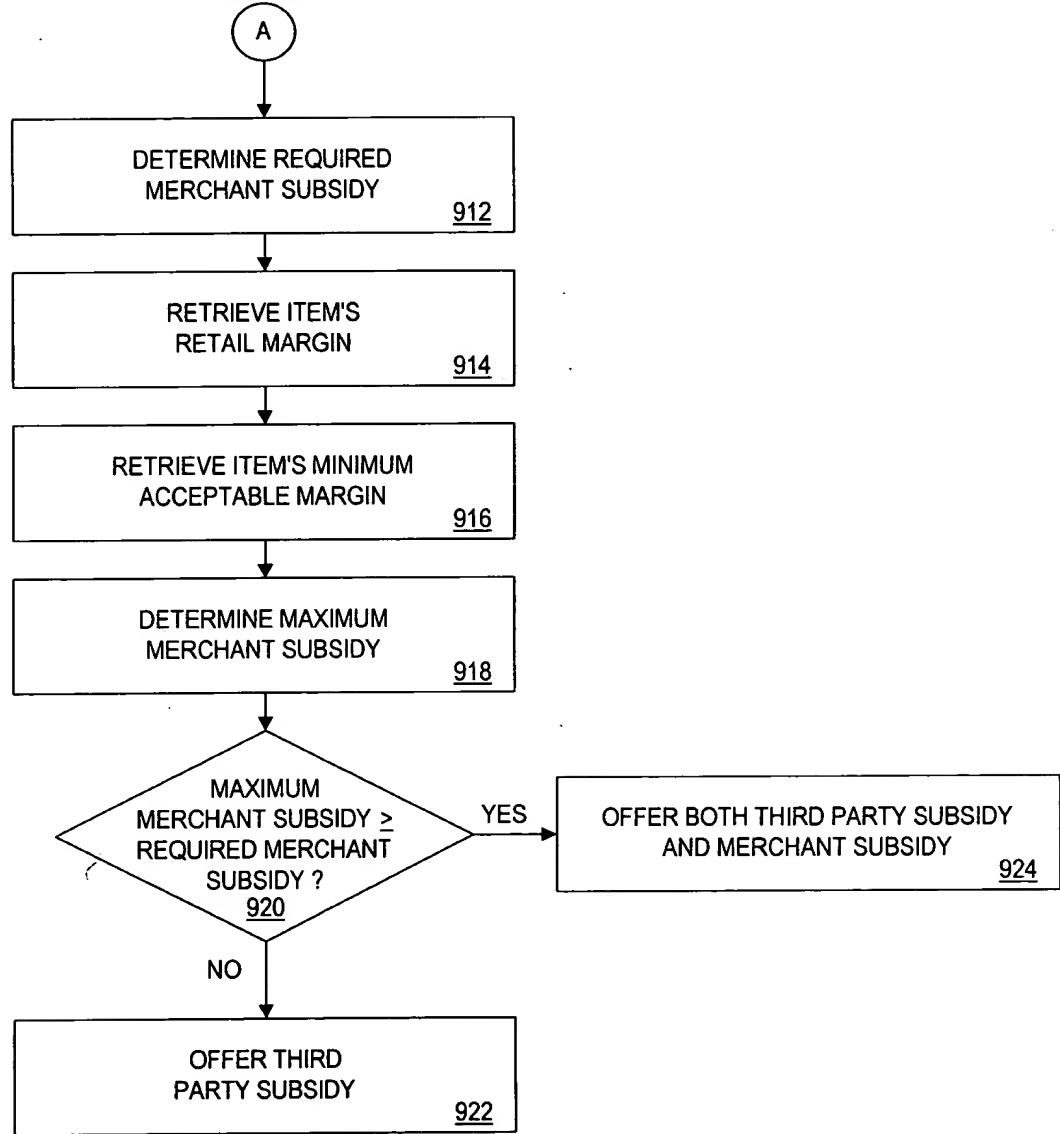


FIG. 9B